Appl. No. 10/046,654
Amdt. dated January 11, 2008
Amendment under 37 CFR 1.116 Expedited Procedure
Examining Group 3691

PATENT

REMARKS/ARGUMENTS

Amendments

The claims are modified in the amendment. More specifically, claims 1, 15, and 19 have been amended. No claims have been added or cancelled. Therefore, claims 1-24 are present for examination. No new matter is added by these amendments. Applicants respectfully request reconsideration of this application as amended.

Rejections Under 35 U.S.C. § 102

Claims 1-5, 7-24 stand as rejected under 35 U.S.C. 102(e) as being anticipated by U.S. 7,089,208 issued to Levchin et al. ("**Levchin**"). Claims 1, 15, and 19 have been amended, and these rejections are now moot. Applicants respectfully request the Examiner to withdraw these rejections.

The independent claims have been amended to clarify certain aspects of the invention. In particular, the claims have been amended to clarify that the user may interface with the system via one of several possible interfaces. However, the system is operable to interface with each of the interfaces. Further, value may be transferred from the stored value account when the balance in the stored value crosses a threshold amount.

Missing Limitation: The Server Computer System Is Operable To Communicate With The Phone Interface, The Agent Interface, The Internet Interface, The Kiosk Interface, And The ATM Interface

The combination of limitations in the amended claims embraces a method and system that effect transfers of value between a stored value system and a handler. In embodiments, the stored value system is operable to interface with several, disparate handlers.

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Thus, the stored value system allows for the exchange of value in many forms in a flexible

manner. Further, the user may interface with the stored value system using one of several,

disparate interfaces. As such, the user need not only use an internet interface.

The amended claims 1 and 19 are distinct from Levchin in that the user may use

one of several interfaces. The Levchin system allows a user to input value into the stored value

account using several instruments, e.g., a credit card, check, etc. However, the user interfaces

with the system using a computer system interface, such as a portable computing device. *See*

Levchin, col. 3, ll. 34 - 53. Levchin only describes the users using computers.

> The computing devices used to conduct an exchange transaction may or may not
> be portable in nature, and may employ virtually any communication media,
> including both wired and wireless. In one implementation of this embodiment, at
> least one user employs a portable computing device such as a handheld or
> palmtop computer, a smart telephone, a two-way pager, etc. A computing device
> suitable for this embodiment may always be linked to or in communication with
> another device (e.g., a system server), such as a networked personal computer, or
> may be disconnectable, such as a hand-held personal digital assistant (PDA).
> Thus, a value exchange transaction may be conducted offline or online, while
> connected or disconnected from other system components. *Levchin*, col. 3, lines
> 40-53.

Thus, Levchin limits the flexibility of the system by forcing the user to employ a

computer system to exchange value.

The claimed method includes several interfaces that allow a user to exchange

value. Thus, the user can still use the stored value system even if the user is away from a

computer. With Levchin, the user must use a computer.

With respect to the specific claim language, Levchin does not anticipate the

independent claims because it does not teach or suggest "the user using an interface to

communicate with the server computer system, the interface comprising one of a group including

a phone interface, an agent interface, an internet interface, a kiosk interface, and an ATM

interface," or "the handler comprising one of a group including a promotion handler, a credit

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card handler, a debit card handler, a bank handler, and an agent handler." Levchin instead discloses a single user interface and a single financial server.

Since these limitations are not taught or suggested by the cited art, each of the independent claims is believed to be patentable over that art. The various dependent claims are similarly believed to be patentable by virtue of their dependence from patentable claims.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested. The applicants have not acquiesced to any argument not addressed in this response and reserve the right to make further amendments or arguments for patentability in response to those unaddressed arguments. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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